

First Time Home Buyers' Workshop

Winter, 2003 series

Held at Rocky Mountain Development Council

in the Neighborhood Center

**on Cruse Avenue, between Park Avenue and Broadway Avenue, downtown
adjacent to the L & C Library and the old Federal Building**

Class schedule ☞ all Wednesday evenings from 6:00 to 8:30 PM

Child care with lots of activities is available at no charge!

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| January 29 | ☛ Introduction and overview of the home buying process, including a presentation by people who have been through the class; and
☛ the IRS and how our taxes are affected by home ownership. |
| February 5 | ☛ Loan officers from banks and savings and loans , the importance of pre-qualifying, improving credit in anticipation of this process, how to shop for a loan, what to expect from a loan officer, and an introduction to the programs available to help us buy a first home (Home Start, Gr8 Hope, Home Choice, FHA, VA, RD, MBOH, etc.). |
| February 12 | ☛ Government and other programs that help with buying homes , HUD/FHA, MT Board of Housing, Rural Development Services, Gr8 Hope, Fannie Mae, Home Choice, and Habitat for Humanity. |
| February 19 | ☛ Review of a loan application with loan officers
☛ Establishing and repairing credit, with a personal banker/credit union representative |
| February 26 | ☛ 30-40 minute prequalification meetings , Individual time with loan officers to look over your options and opportunities. |
| March 5 | ☛ Realtors, how to look for a home, how to find a Realtor to work with, what to expect from a Realtor.
☛ Review of a buy sell agreement with the help of a Realtor |
| March 12 | ☛ Home owners insurance , what to expect to pay, all the different choices you will have, how different locations affect your rate; and
☛ Energy Audits by Northwest Energy |
| March 19 | ☛ Home Appraisers and ☛ Home Inspectors, what they each look for in a house, who hires them, and how what they do affects you. |
| March 26 | ☛ Title Company, a preview of what takes place at closing and the paperwork involved;
☛ evaluation of the course; and ☛ graduation! |

Plus ... An optional Saturday morning session, 9:00-11:00 AM, with a home builder to discuss options, advantages, disadvantages, location possibilities, and advice on how to pick a builder to best suit your needs.

To register, send \$10 per person or \$15 per couple/two friends to:

Helena Area Housing Task Force (or HAHTF)

c/o Beki Brandborg, 540 West Main Street, Helena, MT 59601

Everyone who has attended or registered for the workshops in the past is invited at no charge! Come to any and all nights that would be helpful or interesting to you.

Questions: 442-2265 Deadline for registration is before the first night's class.

The First Time Home Buyer's Workshops

teach you everything you will want to know as you buy your first home!



Meet 20 of the professionals you interact with in the home buying process with NO sales pitches and no pressure. Learn how owning a home affects your taxes, how to choose a loan that's right for you, a realtor and a lending institution, what home inspectors and home appraisers do, what insurance options you will have, the steps to take to clean up credit, set a goal and become a better saver, and all about the programs available to help you buy your first home!

Supporters of the First Time Home Buyer Workshops

The Helena Building Association
Montana Power Company
Helena Abstract and Title
Wells Fargo Bank
Fannie Mae
Valley Bank
Helena Association of Realtors
Rocky Mountain Development Council
Pillar to Post Home Inspection Services

First Interstate Bank
First Montana Title Company of Helena,
Helena Housing Authority
Mountain West Bank
US Bank
American Federal Savings Bank
Moore Appraisal Firm
Mann Mortgage

First Time Home Buyers' Workshop Series ♦♦♦ January 29 , March 26, 2003
REGISTRATION FORM

Your name(s) _____

Your address _____

Day time phone number _____ Home phone number _____

We have child care available each evening at no charge.

Do you think you'll use this service? No ☐ Yes ☐ How many kids? _____ Ages? _____

Please enclose \$10 for one person and \$15 for two people (couple/friends/neighbors).

Make your check payable to Helena Area Housing Task Force or HAHTF.

Please send this form as soon as possible and no later than January 28, 2003 to:

HAHTF, c/o Beki Brandborg, 540 West Main Street, Helena, MT 59601 442-2265